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--13. (Amended) A method of identifying application programs stored in a multi-application smart card having a display, comprising:

receiving by the multi-application smart card a plurality of application programs, the plurality of application programs being executable by a processor of the smart card;

receiving by the smart card a plurality of symbols associated with the plurality of application programs;

A2 determining a plurality of display locations for the plurality of symbols once the smart card is in use, a first display location being reserved for one of the plurality of symbols associated with the most frequently used application program, the last used application program or a provider of one of the plurality of application programs paying a premium to an issuer of the smart card; and

displaying, on a display of the smart card for viewing by a user, the plurality of symbols according to the plurality of determined display locations.

A3 --18. (AMENDED) A smart card comprising:
a display;

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a memory operable to store a plurality of application programs and a plurality of symbols representing the plurality of programs; and

Q3
cont - a processor coupled to the memory and the display, the processor being operable to execute the plurality of application programs, to determine at least one of the most frequently used application program and the last used application program and to display the plurality of associated symbols on the display for viewing by a user, a first display location on the display being reserved for one of the plurality of symbols associated with the most frequently used application program, the last used application program or a provider of one of the plurality of application programs paying a premium to an issuer of the smart card.

--24. (NEW) In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

A4 receiving in the smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

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determining a plurality of display locations for the plurality of respective symbols once the smart card is in use;

determining how prominent at least one of the plurality of symbols is displayed, one of the plurality of symbols associated with the most frequently used application program being displayed more prominently than the other symbols; and

displaying on a display of the smart card the plurality of received symbols according to the plurality of determined locations and determined prominence for identification of the plurality of application programs by a user.

A4 --25. (NEW) The method as set forth in claim 24, wherein the one of the plurality of symbols associated with the most frequently used application program appears first on the display.

--26. (NEW) The method as set forth in claim 24, wherein the one of the plurality of symbols associated with the most frequently used application program has a larger size than the other symbols.

--27. (NEW) In an smart card having a memory and a processor for executing application programs stored in the memory, a method

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of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols;

A4 determining how prominent at least one of the plurality of symbols is displayed, one of the plurality of symbols associated with the last used application program being displayed more prominently than the other symbols; and

displaying on a display of the smart card the plurality of received symbols according to the plurality of determined locations and determined prominence for identification of the application programs by a user.

--28. (NEW) The method as set forth in claim 27, wherein the one of the plurality of symbols associated with the last used application program appears first on the display.

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--29. (NEW) The method as set forth in claim 27, wherein the one of the plurality of symbols associated with the last used application program has a larger size than the other symbols.

--30. (NEW) In an smart card having a memory and a processor for executing application programs stored in the memory, a method of identifying the stored application programs, the method comprising:

receiving in the smart card a plurality of application programs from an external system;

A4 receiving in the smart card a plurality of symbols representing the plurality of application programs from the external system;

determining a plurality of display locations for the plurality of respective symbols;

determining how prominent at least one of the plurality of symbols is displayed, one of the plurality of symbols associated with a provider of an application program paying a premium to an issuer of the smart card being more prominently displayed than the other symbols; and

displaying on a display of the smart card the plurality of received symbols according to the plurality of determined locations

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and determined prominence for identification of the application programs by a user.

Q4 --31. (NEW) The method as set forth in claim 30, wherein the one of the plurality of symbols associated with the provider appears first on the display.

Ans - --32. (NEW) The method as set forth in claim 30, wherein the one of the plurality of symbols associated with the provider has a larger size than the other symbols.

REMARKS

Claims 1, 7-13, 15-18 and 20-32 are pending in this application, as claims 2-6, 14 and 19 were canceled without prejudice and disclaimer and claims 24-32 were added.

Rejection Under 35 U.S.C. § 103(a) as Being Unpatentable Over Yap and Pitroda

Claims 1-23 were rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent Application No. 2002/0059366 ("Yap") and U.S. Patent No. 5,884,271 ("Pitroda"), each in view of the other.